

PUBLIC DISCLOSURE

May 12, 2008

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**CIT Bank
Certificate Number 35575**

**2180 South 1300 East, Suite 250
Salt Lake City, Utah 84106**

**Federal Deposit Insurance Corporation
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, California 94105**

NOTE: This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

GENERAL INFORMATION

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision, to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

*This document is an evaluation of the CRA performance of **CIT Bank** prepared by **Federal Deposit Insurance Corporation**, the institution's supervisory agency, as of **May 12, 2008**. The agency evaluates performance in AA(s), as they are delineated by the institution, rather than individual branches. This AA evaluation may include the visits to some, but not necessarily all of the institution's branches. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 345.*

INSTITUTION

INSTITUTION'S CRA RATING: This institution is rated **Needs to Improve**.

CIT Bank (CIT) received a CRA designation as a Limited Purpose Bank on July 30, 2001. As such, it is being evaluated with respect to its performance based on its qualified community development (CD) activities. Overall, the bank's CRA performance shows a high level of qualified CD investments, services, and loans.

The bank purchased a high level of qualified CD investments, originated an adequate level of qualified loans, and provided a high level of qualified services. The ratio of all qualified CD loans and investments over average assets during the review period is 11.38 percent or \$ 144,415,913. The same ratio for the qualified activities within the bank's assessment area is 3.43 percent or \$ 43,512,913 of qualified loans and investments. The difference between the two ratios is almost exclusively the contribution of affiliate activity.

Investments increased significantly from the previous evaluation due to an equity interest in "State Housing Bonds," "CRA Investment Fund," and Mortgage Backed Securities. Bank personnel also provided a high level of qualified CD services.

Substantive Regulatory Concerns:

CIT Bank engaged in an unsafe and unsound practice by purchasing \$3.1 billion in subprime nontraditional mortgage pools with predatory characteristics that resulted in a significant negative impact on the institution's overall CRA performance rating. The subprime nontraditional mortgage loans had undesirable characteristics including pre-payment penalties; stated income loans; and qualifying borrowers at a teaser rate, resulting in payment shock when scheduled resets ultimately occur. The characteristics of the underlying mortgage loans greatly increased the risk that the borrowers would default, or otherwise be in a worse financial position than they were previous to accepting the loan. CIT's purchase of the subprime mortgage pools was made in an unsafe and unsound manner that caused harm to consumers. In doing so, CIT failed in its responsibility to meet a basic tenet of CRA.

While CIT has demonstrated a commitment to working with borrowers facing foreclosure, the purchase of these unsafe and unsound mortgage pools was an extremely objectionable practice which resulted in a significant negative impact on the institution's overall CRA performance rating. The FDIC's evaluation of a financial institution's CRA performance is adversely affected by evidence of lending activities that are not consistent with safe and sound operations.

The following represents the CD lending and investment activities of the bank, including affiliate activity.

TABLE 1	
Loans & Investments	
Investment / Entity	Investments/Loans Extended
2002 Investment Totals	101,750
2003 Investment Totals	100,000
2004 Investment Totals	300,000
2005 Investment Totals	0
2006 Investment Totals	12,226,000
2007 Investment Totals	15,390,000
2008 Investment Totals	11,903,292
2002 – 2008 Grants/Donations	179,915
Subtotal – Total Qualified Investments in AA	40,200,957
2002 - 2008 AA Loan Totals	3,311,956
Total AA Loans & Investments for CIT Bank	43,512,913
Affiliate Current Period Activity (not claimed by any other financial institution for CRA credit)	100,000,000
CIT Bank Investments Outside AA (Includes Grants/Donations)	903,000
GRAND TOTALS	144,415,913

Source: Bank Records *2002 Reporting Period begins November 01, 2002 Total Assets as of 03/31/2008 - \$3,096,706,000
Average Assets over the Evaluation Period - \$1,268,333,682

TABLE 2 – Community Development Services	
Service Hours Current Period	534.5
Affiliate Service Hours – Current Period (not claimed by any other financial institution for CRA credit)	0
GRAND TOTAL SERVICE HOURS	534.5

Source: Bank Records

SCOPE OF THE EVALUATION

This evaluation reflects the bank's CRA performance since October 28, 2002. The evaluation was conducted from the institution's headquarters in Salt Lake City, Utah, relying on the records and reports provided by the bank and those publicly available. Loan and financial information, demographic data, and information gathered as part of the examination process, were also utilized, including community contacts.

On July 30, 2001, the FDIC designated CIT as a Limited Purpose institution for CRA evaluation purposes. This designation is predicated on the bank's adherence to the regulatory requirement that a Limited Purpose institution offer only a narrow product line to a regional or broader market. This designation allows the bank to be evaluated primarily on its CD activities.

To assess the institution's performance, the evaluation details the bank's performance activities in total qualified CD lending, investments (including grants/donations), and services. Qualified investments were given slightly more weight due to the substantially large amount of the total investments.

Examiners evaluated the bank's CRA performance given the following performance context:

- The current economic environment,
- Demographic characteristics of the bank's AA,
- CD opportunities within the AA,
- Bank financial resources and constraints,
- Bank product offerings and business strategy, and
- Information derived from community contacts.

DESCRIPTION OF INSTITUTION

CIT is a Utah-chartered industrial bank with one non-retail office in Salt Lake City, Utah, and currently employs 24 persons. Deposits currently consist of funds deposited by its parent, CIT Group, Inc. (headquartered in New York), brokered certificates of deposit, and money market deposits used as collateral from the companies for whom the bank provides consumer financing, and large sweep money market deposit accounts and negotiable order of withdrawal (NOW) accounts from two other financial entities. CIT currently manages \$1,448,783,000 in a diversified portfolio of commercial, small business, mortgage, and consumer financing.

CIT commenced operations on October 20, 2000. Total Assets as of March 31, 2008, were \$3,096,706,000. Total loans were \$1,448,783,000 of which \$495,985,000 (34 percent) were commercial and industrial Loans, 553,073,000 (38 percent) were other consumer loans (single pay, installment, and all student loans), \$329,510,000 (23 percent) were 1 to 4 family/Multi family residential properties, and \$70,215,000 (5 percent) were revolving credit plan loans. No banking services or products are offered through any conventional walk-in retail banking approach. CIT currently offers small, unsecured consumer revolving lines of credit and closed-end loans, and small, non-revolving business credits in conjunction with its affiliated businesses and nationwide retailers.

Small business and consumer loans are originated with purchasers of computer products through a third-party relationship, formed to finance and administer financing programs for the sales of these computers and accessories to consumers. Additionally, short-term financing is offered to facilitate purchases of various consumer goods for individuals requesting credit under a “Bill Me Later” program offered by several nationwide on-line retailers. Loans and/or loan receivables are immediately, or within a few days of origination, sold to affiliates or other entities with which the bank has a third-party relationship. There is no other traditional retail or consumer lending activities.

DESCRIPTION OF AA (*Salt Lake County*):

CIT has defined its AA as Salt Lake County, Utah. This is an area comprised of 193 contiguous census tracts. The Department of Housing and Urban Development (HUD) estimates the 2007 median family income (MFI) for the Metropolitan Statistical Area (MSA) at \$60,100. The bank’s AA is home to most of the major insured financial institutions in the state, including several regional banks, several credit unions, and many other industrial loan companies. The following table reflects the census tract income, population, and household breakdown of the Salt Lake County as determined by the 2000 U.S. Census:

TABLE 3 - Demographic Information Of AA – 2007						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A * % of #
Geographies (Census Tracts)*	193	2.59	22.28	46.63	28.50	0.00
Population by Geography *	898,387	0.85	23.55	48.82	26.78	0.00
Owner-Occupied Housing by Geography*	310,988	0.21	17.40	51.86	30.53	0.00
Business by Geography – 2006*	89,860	8.56	22.71	40.18	28.56	0.00
Family Distribution by Income Level*	215,864	16.99	19.92	24.85	38.23	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies*	79,691	1.56	35.80	49.27	13.37	0.00
Housing and Urban Development (HUD) Updated MSA Median Family Income*		60,100				
Households (HH) Below Poverty Level* 7.71% of total HH		22,754				

Source: *2000 U.S. Census/ 2006 Business data & 2007 HUD updated Median Family Income

Salt Lake County is the most populous county in the State of Utah, with an estimated population of 898,387 for 2007. Salt Lake County had the second highest population increase in the state with 18,089 in 2007. The county's average annual growth rate from 2006 to 2007 was 2.3 percent, below the state average of 3.2 percent. Salt Lake County's average household size is 2.90 people per household compared to the state average of 3.08 people per household (Census estimates 2006). Salt Lake County is expected to grow to a population of 4.4 million by the year 2030.

The agricultural production in Salt Lake County is expected to decrease as urbanization of the county converts agricultural lands into residential, retail, and industrial uses. However, in 2006, there was a higher demand for grain as a source of energy, especially corn for the production of ethanol.

During the year 2006, Salt Lake County reported 5,805 residential building permits, the second highest in the state. By the end of September 2006, nonresidential construction grew to \$503.1 million. Several large projects were approved by the end of the year in Salt Lake County including a \$63.6 million local “Historical Library” and the \$1.8 billion City Creek Center (a mixed-use center in downtown Salt Lake City). Year-to-date 2007 projects that have been established include the new Regional Intermountain Medical Center located in Murray City, and the IKEA retail store in the City of Draper.

Utah's generally robust and diverse economy continued to attract new business, job seekers, and others to the state, resulting in a building boom until late 2007 and 2008 which brought declining real estate values and moderate economic problems. Still, the health and stability of the Salt Lake market has proven to be a magnet for national investors, as well as real estate investments.

Utah's economy also contributed to increased activity within the industrial sector. The majority of new construction projects in 2006 were centered in speculative big box facilities. There was a significant rise in lease rates due to higher construction costs. This increase in lease rates encouraged many users to purchase a facility instead of renting space. The industrial market remained strong until the real estate downturn and resulting economic failures began to cause increasing foreclosures. Along with the research capabilities and technology innovations found in Salt Lake County, companies continue to move and grow here because of traditional factors as well.

COMMUNITY CONTACTS

A community contact was made with a local “affordable housing” organization. The individual contacted indicated a strong ongoing need for affordable housing. This includes multi-family housing as well as single family residences. The organization indicated that they could always use more grants and donations.

Other needs identified include credit, homebuyer, and other related financial education training (pre-purchase counseling for first-time homebuyers). The economic development in the area identified by various governments included rehabilitation of low-to-moderate income (LMI) areas and healthcare for LMI families and individuals.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN *Salt Lake County*:

The bank’s CRA performance under the CD Test for Limited Purpose institutions is “Needs to Improve.” The evaluation period is from November 1, 2002, to May 12, 2008. Relevant data and information regarding the bank’s qualified CD activities are detailed on the following pages.

For the eighth consecutive year, CIT Group, Inc.’s Small Business Lending Group is the largest Small Business Administration’s (SBA) 7(a) originator of loans to women, veterans, and minority-owned businesses. Over the past 12 months (October 1, 2006, to September 30, 2007,) CIT Group, Inc. has provided \$882 million and loans to 1601 small businesses.

The bank's performance is characterized by individual performance area in the following paragraphs:

Community Development Investments

CIT purchased a high level of qualified CD investments and made numerous grants and donations relative to the institution's business strategy, available opportunities, and competition. The following table summarizes the bank's qualified investments, including donation/grants used in evaluating the bank's CRA performance at this examination:

TABLE 4 - Community Development Investments			
Year	Investment or Entity	##	Amount Extended
2002*	FNMA Arm Pool – Mortgage Backed Securities	1	101,750
	Grants & Donations	4	3,200
	Grants & Donations**	1	550,000
	2002 Totals	6	654,950
2003	State Housing Bond	1	100,000
	Grants & Donations	11	11,950
	2003 Totals	12	111,950
2004	FNMA Arm Pool– Mortgage Backed Securities	1	300,000
	Grants & Donations	17	17,750
	2004 Totals	18	317,750
2005	None	0	0
	Grants & Donations	15	23,600
	Grants & Donations**	2	103,000
	2005 Totals	17	126,600
2006	FNMA Arm Pool– Mortgage Backed Securities	4	7,267,000
	FHLMC Arm Pool– Mortgage Backed Securities	3	4,459,000
	Utah Housing Bond	1	500,000
	Grants & Donations	25	58,325
	2006 Totals	33	12,284,325
2007	FNMA Arm Pool– Mortgage Backed Securities	5	5,226,000
	FGA Arm Pool– Mortgage Backed Securities	1	2,745,000
	FEDL Arm Pool– Mortgage Backed Securities	3	5,884,000
	Utah Housing Bond	3	1,535,000
	Grants & Donations	21	64,210
	2007 Totals	33	15,454,210
2008	FGA Arm Pool– Mortgage Backed Securities	1	1,269,000
	CRA Qualified Investment Fund	1	10,634,292
	CRA Qualified Investment Fund**	1	250,000
	Grants & Donations	2	880
	2008 Totals	5	12,154,172
Combined	Total Qualified Investments in AA	120	40,200,957
	Total Qualified Investments Non-AA	4	903,000
Combined	Grand Total – Qualified Investments	124	41,103,957

Source: Bank Records *2002 Reporting Period began November, 1st **Outside AA

The following are examples of investments made during the assessment period:

State Housing Bonds - The State Housing Authority was established in 1973 to provide safe and affordable housing to low-income individuals and families and to promote efforts to achieve self-sufficiency. The Housing Authority's activities include:

- (1) The Loan to Own Program, which helps moderate-income families and individuals purchase a home provides low-interest loans for down payment and closing costs up to the lesser of \$5,000 or 5 percent of the home's purchase price;
- (2) The Family Self-Sufficiency (FSS) program designed to help low-income families on Section 8 rental assistance and in public housing move from dependence on government housing and welfare assistance to economic self-reliance;
- (3) A low-interest home repair loan program for home repairs to qualified and income-eligible homeowners;
- (4) A weatherization assistance program;
- (5) A Section 8 rental assistance program; and
- (6) A public housing program that provides rental assistance to qualified handicapped, disabled and low-income families.

CRA Qualified Investment Fund - The CRA Qualified Investment Fund provides current income consistent with the preservation of capital through investments in high-credit quality fixed income securities that support CD activities. The investments are primarily for the purpose of promoting CD. The advisor considers whether the investment provides affordable housing for LMI individuals; including community services targeted to LMI individuals; funds activities that promotes economic development; and funds activities that revitalize or stabilize LMI areas and/or underserved or distressed areas. The portfolio community impact as of March 31, 2008 is as follows: 140,000 affordable rental housing units; 4,800 home mortgages; \$27.3 million in affordable healthcare facilities; \$121.7 million in CD activities including neighborhood revitalization; \$311 million in down payment assistance and statewide homeownership programs; and \$79.4 million in job training/creation programs.

Mortgage Backed Securities - The bank purchased \$27,251,750 in targeted mortgage backed securities made up of mortgage loans to LMI borrowers within Salt Lake County.

Qualified Grants & Donations

CIT is focused on providing essential services to educate and assist LMI individuals. During the evaluation period, CIT and affiliates donated \$832,915 in qualified grants and donations to 34 non-profit organizations inside the bank's AA. The following table illustrates the wide range of community needs served:

TABLE 5 - Grants & Donations							
Type of Organization	2002*	2003	2004	2005	2006	2007	2008
Self Sufficiency and Education	1,500	2,500	5,900	5,050	18,500	17,100	0
Job Training and Employment	0	0	0	0	2,000	0	0
Homeless/Transitional Housing/Affordable Housing	1,700	7,700	8,600	15,700	22,025	36,910	880
Elderly/Child Day Care	0	0	0	0	3,000	0	0
Legal Assistance / Healthcare	0	1,750	3,250	850	7,300	8,200	0
Sponsorships/Scholarships/Memberships	0	0	0	2,000	5,500	2,000	0
Total by Year – Bank Only	3,200	11,950	17,750	23,600	58,325	64,210	880
Total Bank Qualified Donations/Grants	179,915						
Affiliate Current Period Activity (not claimed by any other financial institution for CRA credit)	550,000	0	0	103,000	0	0	0
Grand Total – Qualified	832,915						

Source: Bank records *Reporting Period for 2002 began November 1st

The following is a brief description of the services provided by these organizations.

- **Self-Sufficiency and Education** – Facilitates the means for non-profit organizations to provide education to children and adults so that they can be self-sufficient. Households participate in homebuyer education workshops and counseling. Children participate in financial education classes. The volunteers are provided the materials to train and teach school-aged students.
- **Job Training & Employment** – Attention is given to providing skill training to low-income individuals with physical, emotional, financial, and domestic challenges. Individuals with disabilities are given the opportunity to obtain jobs with competitive pay and the opportunity for advancement. The program combines workshop training, mentoring, coaching, employment referral services, business clothing referral services and more to help LMI individuals achieve their full potential in the workforce.
- **Homeless/Transitional Housing/Affordable Housing** – The main focus is empowering homeless individuals with basic needs and skills to aid them in mainstreaming into society.
- **Elderly/Child Day Care** – The programs offered are counseling, crisis nursery, parent advocacy, and assistance with affordable living, classes, and a learning library. One of the

programs provides crisis nursery. This is the only service of its kind in the Salt Lake Valley. Parents can drop off their children for 72 hours during an emergency. The program provides a safe and supervised environment for the children.

- **Legal Assistance – Healthcare** – Individuals such as single and separated mothers, homeless families, disabled individuals, minorities, and the elderly are often times without needed funds to provide them with legal representation.

Community Development Lending

CIT originated loans totaling \$ 3,311,956 within the AA of Salt Lake County. Most of area's local institutions, both industrial banks and retail banks participate in a statewide consortium that funds affordable housing and other CRA-qualified loans.

TABLE 6 - Community Development Loans		
Year	Recipient	New Extensions During Year
2002	Reported last CRA exam	0
	NA	0
2003	A Community Reinvestment Corporation	65,860
	2003 Totals	65,860
2004	A Community Reinvestment Corporation	75,763
	2004 Totals	75,763
2005	A Community Reinvestment Corporation	571,848
	A Micro-Enterprise Loan Fund	10,000
	2005 Totals	581,848
2006	A Community Reinvestment Corporation	1,042,558
	Corporation providing/stabilizing Employment**	100,000,000
	2006 Totals	101,042,558
2007	A Community Reinvestment Corporation	1,528,902
	2007 Totals	1,528,902
2008	A Community Reinvestment Corporation	17,025
	2008 Totals	17,025
Combined	Total Inside AA	3,311,956
	Total Outside AA	100,000,000
Combined	Qualified Bank Totals	103,311,956

Source: Bank Records **Outside AA

The following is a breakdown of activities by aforementioned recipients and beneficiaries:

State Community Reinvestments Corporation (UCRC) - is organized as a non-profit mortgage banking corporation. UCRC is based on nine similar community reinvestment corporations established in eight other states by The Development Fund. The Development Fund is a San Francisco-based non-profit organization that develops innovative financing programs for CD. The resources offered by UCRC provide private-sector financial leverage for state taxpayer monies to help mitigate a growing affordable housing crisis in Utah. Another goal of UCRC is to provide assistance for developers to build affordable housing. Funds are available for new construction and the acquisition and rehabilitation of existing properties.

In 2007, CIT Bank granted a portion of a \$700,000 loan to renovate 41 Low Income Housing Tax Credit Properties (LIHTC) with restricted rental units and 9 unrestricted units. Of those, the CIT portion went to renovate four duplexes and two single family houses. Renovations have taken place and long term funding will begin in December 2008. All units are rented, and the properties are restricted to remain affordable to households earning no more than 80 percent of the median income. UCRC monitors the lease contracts to ensure affordable housing is maintained.

State Microenterprise Loan Fund (UMLF) - is a CD financial institution designed to provide financing and management support to entrepreneurs who are unable to access traditional sources of financing, especially those who are socially and/or economically disadvantaged. A Board of Trustees composed of representatives of these entities oversees operations and establishes operating policies. UMLF is designed to provide a modestly secured form of financing for up to \$10,000 for these entrepreneurs, who often are unable to secure conventional credit due to the lack of capital, collateral and/or poor credit history. UMLF is a partnership of local banks, industrial loan corporations, and private and public enterprises. There are no tax dollars involved in this fund.

A Senior Citizen Development – CIT has provided financial assistance through UCRC. This renovation project of low-income retirement apartments consist of eight units in two buildings. This project will provide elderly persons with housing facilities and services especially designed to meet their physical, social, and psychological needs.

Multi-Family Affordable Housing (Renovation) – This project involved the renovation of an existing apartment complex in downtown Salt Lake City. The property consists of 37 renovated apartment units using the financing from CIT through a state community reinvestment corporation (UCRC). Accordingly, 32 of the 37 units will be restricted to families earning 35 to 45 percent of the area median income, with the average rent target being 39 percent. The remaining units will be at market rent with one unit set aside for the apartment manager.

Disabled Affordable Housing – TURN Community Services, a Utah non-profit corporation project, is involved in an acquisition/construction of a 6-plex that will be adjacent to an existing 4-plex currently housing physically and mentally challenged residents. All units will be rented, and the properties will remain affordable to the disabled whose incomes are below 15 percent of area median income. TURN also provides 24 hour 7days a week support in teaching daily living

skills, personal fund management, and community access. In addition, the staff provides assistance with applying for Section 8 housing vouchers, Social Security, and Medicaid eligibility. CIT provided a portion of the financial loan of \$162,000 for this acquisition/construction low-income housing project.

Community Development Services

CIT encourages employees to become engaged in services needed in the communities in which they live and work. A total of 534 hours of CD service was extended in its respective communities.

Service hours provide for essential services to achieve self-sufficiency to LMI and disabled individuals. All of the services meet the definition of CD and relate to the provision of financial services as required by the regulation for consideration under CRA.

CIT employees and members of management, based on skills and qualifications, have filled committee positions with local non-profit organizations. The following table describes the service activities.

TABLE 7 – Community Development Services								
Qualifying Services	Activity	2002	2003	2004	2005	2006	2007	2008
Affordable/Accessible Housing Homeless/Transitional Housing	Members of management and employee provided numerous hours of service on Boards and Committees of qualifying non-profit entities, providing mortgage and financing information, and assisting in renovations.	18	102	36	49	45.5	66.5	10
Credit/Legal Education	Provide consumer education programs in Title I schools and other organizations.	7.5	0	0	0	0	0	0
Financial Education	Provide financial education training to LMI individuals at schools/facilities. This included coverage of the following topics: making wise financial decisions, understanding various bank account types, importance of a good credit history, managing credit wisely, reality of interest, and exploring career choices and education.	0	20.5	42.5	59	41	30	7
TOTAL OVERALL HOURS	534.5	25.5	122.5	78.5	108	86.5	96.5	17

Source: Bank Records

The following is a sample of the many services provided by CIT Bank to the communities that it serves:

- A statewide coalition of nonprofit, corporate and government groups help individuals and families save and build wealth. The coalition assists people who wish to pay down debt, build an emergency fund, afford a home, acquire education and investments, or achieve retirement.
- A non-profit organization dedicated to educating students about work readiness, entrepreneurship, and financial education through experiential, hands-on programs. The programs help prepare young people generate wealth and effectively manage it, create jobs which make their communities more robust, and apply entrepreneurial thinking to the workplace.
- This foundation brings families and communities together with volunteers and resources to build affordable housing for low-income households. The program requires a down payment and monthly mortgage payments. Potential homeowners invest hundreds of hours of their own labor into building their house and the houses of others. These houses are affordable for low-income families because there is no profit included in the sale price. Mortgage length varies from 7 to 30 years.

APPENDIX A

SCOPE OF EXAMINATION		
TIME PERIOD REVIEWED	11/01/02 TO 5/12/08	
FINANCIAL INSTITUTION		PRODUCTS REVIEWED
CIT Bank		Community Development Loans Community Development Investments Community Development Services/Donations
AFFILIATE	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED
CIT Group, Inc.	Parent	Grants/Donations Community Development Loans Community Development Investments

LIST OF AAS AND TYPE OF EXAMINATION			
AA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
UTAH Salt Lake County(035)	Full Scope - Onsite	NA	None